

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES  
Before the Commissioner of the Office of Financial and Insurance Services**

**Office of Financial and Insurance Services**

**Petitioner**

**William D. Livingston**

**Enforcement Case No. 06-4828**

**Respondent**  
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**For the Petitioner:**

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**For the Respondent:**

**William D. Livingston  
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Issued and entered  
on 14 December, 2006  
by Frances K. Wallace  
Chief Deputy Commissioner

**CONSENT ORDER AND STIPULATION**

**A. Findings of fact and conclusions of law**

1. At all pertinent times, William D. Livingston ("Respondent"), license was a licensed resident producer authorized to sell insurance in the State of Michigan.
2. At all pertinent times, Respondent was also the sole owner of the Dixon Livingston Insurance Agency.

3. On or about November 2005, the Respondent sold his interest in the Dixon Livingston Insurance Agency to Kemner-Iott Agency, Inc.
4. As part of the negotiated sale, Respondent signed an agreement wherein he will not conduct insurance business in the State of Michigan for a period of 10 years from the date of the sale.
5. Pursuant to the terms of the above-referenced agreement, Respondent agrees not to conduct insurance in the State of Michigan until on or about January 2016.

**B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

1. Respondent shall adhere to the terms of clause in the buy-sell agreement referenced above, in that he will not conduct insurance business in the State of Michigan until on or about January 2016.
2. If the Respondent violates any of the terms outlined above, his license will be immediately revoked.
3. This administrative proceeding is closed without further action.

  
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Frances K. Wallace  
Chief Deputy Commissioner